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## ABSTRACT

Using data from the 1976 Annual Housing Survey, this paper presents information on housing for 1,865,000 households headed by persons under 65 that include one or more dependents aged 65 or over. It also provides data that will aid in the critical evaluation of the merits of federal programs designed to provide financial incentives for families that have a senior dependent living in the home. It is based on the fact that little information exists on the structural quality and characteristics of such multi-generational households. Its purpose is to help structure federal programs which would address these needs by recognizing the special expenses of supporting an elderly person at home, and encouraging multi-generational families to remain together as units. The structural components and quality of this extended family housing are described, along with those of households with a head aged 65 or over. Findings indicate that when compared on several significant housing characteristics, dwelling units that contain older persons as family members are consistently of higher quality than those which do not. (Author)

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HOUSING CHARACTERISTICS AND QUALITY  
OF MULTIGENERATIONAL HOUSEHOLDS

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## Introduction

Approximately 3% of all U.S. households with a head of a household under age 65 contain a member aged 65 or older (Annual Housing Survey, 1976). Yet scant information exists on the structural characteristics and quality of the housing in which these multigenerational families live.

Last year a bill (HR 9168) was introduced into Congress by California Representative James Lloyd which would allow a maximum deduction of \$1,500 annually for expenses incurred by maintaining a household member age 65 or older in the home as a dependent. Eligible households would have to provide the majority of the older member's financial support for over half the year. A major goal of the support subsidy is to encourage multigenerational households to stay together.

Benefits from this type of family subsidy might include both a delay in institutionalization for an older family member and an increase in multigenerational households because of the extra incentive. Representative Lloyd plans to reintroduce the bill again this session.

However, prior to the passage of this bill, it is important to establish an accurate set of data on the actual housing characteristics and quality of current multigenerational households. If older persons are to be encouraged to move into younger family members homes, then the quality of their new housing environment should be superior to that

which they left.

The purpose of this paper is twofold: first, to present basic data on housing from the 1976 Annual Housing Survey for 1,865,000 households headed by persons under 65 but which include one or more family members aged 65 or over; and second, to provide data that will aid in the critical evaluation of the merits of this proposed federal family subsidy designed to encourage multigeneration households. Because of the data source used here, evidence as to the social or psychological environment of multigenerational households must be provided by other studies.

The quality of the housing environment might have a greater significance for an older person because as physiological declines occur and financial resources lessen, older persons appear to spend a larger proportion of their time in the home (Hansen, 1971). As this occurs, the individual begins to derive more psychological support from the home setting (Birren, 1969).

When Wilner (1962) reviewed studies on the relationship of housing quality to physical or social pathology, he found that in the majority of cases, poor housing correlated with poor health.

Since 1940 there has been an increasing proportion of both older men and women living alone; however, the increase for single women is more dramatic. For example, the pro-

portion of women 65+ living alone has increased from 13% in 1940 to 33% in 1970. During the same time period there has been a continuous decrease in multigenerational families (Kobrin, 1976). Reasons for the decrease in extended families include the following: 1) increased urbanization, 2) increased mobility, 3) increased standard of living, 4) social welfare programs, and 3) cultural values that stress independence (Wake, 1972).

Independent living was found to be the ideal in previous literature reviews (Vivrett, 1960; Johnson, 1977). Older persons appear to become dependents of younger family members only if either health or financial declines force them to do so (Shanas, 1960; Vivrett, 1960; Neibanck, 1965; Birren, 1969; Troll, 1971). The older person may feel unfortunate if he/she has to become dependent upon other family members for support (Nye, 1967).

But the question should be asked, is living alone truly the more desirable living arrangement for an older person; or, is the multigenerational family actually a more desirable alternative? It is important to ascertain the views on extended family living of both younger and older persons who have actually experienced multigenerational households. Unfortunately, there is a dearth of studies that have addressed this issue, and of those that have, few are recent and all have decidedly limited samples. However, from those

that were located, a specific pattern emerges: those family members who have lived in an extended family situation seem somewhat more positively oriented to it.

Smith (1954) found that the concept of multi-generational households was favored slightly more by those persons who had experienced it than by those who had not lived in such a family situation. The aspect of extended family living that members liked the most was added companionship. Albrecht (1965) studied a small number of households with older dependents and found that nearly all of the children who shared a home with an aging parent found them to be a help, not a burden. When Reiss (1962) asked his sample of persons who had previously experienced multi-generational living whether or not they thought a common residence was a good arrangement, half felt that it was a good situation and only a quarter responded that they believed it to be a poor one.

Extended family members have demonstrated an adequate ability to solve problems associated with this type of living arrangement (Kolber, 1954). The sharing of living accommodations with an older widow did not seem to adversely affect the marital relationship of young couples (Adams, 1968).

Multigenerational value systems may not differ significantly (Kalish, 1972; Christenson, 1977) and thus may enable multigenerational households to deal successfully

with family dynamics.

A goal of a Grand Rapids survey, cited by Vivrett (1960), was to determine older person's overall satisfaction with his/her living arrangement. The proportion of those older persons satisfied with living arrangements was as follows: those living with spouse (marital pairs) 96%; those living with children, 87%; those living with other relatives, friends, etc., 93%; and those living alone, only 68%. If independent living is the optimal situation for older single persons, then one would expect that the reported proportion satisfied would be higher.

#### Methodology

The data for the current assessment of structural adequacy and quality of multigenerational housing units was drawn from the 1976 Annual Housing Survey (AHS). The AHS, commissioned by HUD and conducted each year beginning in 1973 by the U.S. Bureau of the Census, is designed to provide detailed information on the nation's households, including data on socio-economic characteristics of the occupants and indicators of structural soundness and quality of their housing unit.

In 1976 data were collected for a national sample of approximately 63,000 occupied housing units. For analytic purposes it is possible to weight each unit so that the final figures represent all of the occupied housing units in the U.S.

Two subsets of the entire sample were used for analytic purposes in the present study. The first subsample consisted of housing units in which the heads were 65 years old or older, these constituted approximately 1/5 of the entire sample or 12,000 households. The second subsample was chosen because the head of the household was under 65 but the household contained one or more persons over age 65 (older dependents). There were 1,500 sample units of this type.

From these two subsamples the following four mutually exclusive population subgroups were selected: 1) two person households composed of an older couple (married pair) currently; 2) older single males; 3) older single females; and 4) multigenerational (older dependent) households where the head was under 65, but at least one household member was 65 or older. It is especially important to compare the living conditions of potential older dependents, i.e. those persons who are currently single older persons, and persons currently categorized as older dependents. In 1976 close to 96% of the extended families contained only one older person (AHS, 1976), reenforcing previous findings that the majority of older persons who eventually live with relatives are either widowed, separated, or never married persons.

#### Findings

Because of the wealth of the data in the AHS, it is possible to extensively analyze not only traditional house-

hold and dwelling unit characteristics such as number of persons per room or complete plumbing facilities, but also new household or structural features including bedroom privacy. Thus, this survey allows one to make a more complete assessment of the total housing environment quality.

Utilizing Chi Square results to determine significant housing differences between the four household types, variables have been grouped together to provide a more comprehensive profile of the living conditions of older dependents.

The six facets of housing to be discussed here include the following:

1. General household and home structure characteristics
2. Financial characteristics
3. Indicators of structural quality
4. Temperature regulation in the home
5. Privacy in the home
6. Indicators of access to others

#### General Household and Structural Characteristics

##### Family Composition

The majority (51%) of older persons who lived with younger household heads resided with a family unit that consists of a male head age 45-64 whose wife was present.

No other non-related persons such as boarders lived in the household. This is consistent with Troll (1971) who found that it was usually postparental couples and a very old parent who live together. The second most common type of living arrangement was a household headed by an unmarried female age 45-64 (17%). Just over a tenth (12%) of the older persons lived with a married male age 35-44, and again no non-relatives were present. About 7% lived with an unmarried male age 45-64. Only 3% resided with an unmarried female age 35-44. One pattern of parental responsibility has been consistent over the past 20 years, that is responsibility for aging parents is often accepted by women and widowed or single children (Albrecht, 1953).

Although previous studies cite evidence that older persons who were living with relatives complained of annoyances created by small children (Vivrett, 1960), the above data on age of head indicated that the proportion of older dependent households that might contain small noisy children was low.

(Table 1 about here)

#### Race/Ethnicity

Type of available living arrangement may vary by race and ethnicity. Because available studies on multigenerational households primarily consisted of white samples, it is difficult to predict the attitude toward and benefits of multigenerational living for either older blacks or Spanish ethnics.

The figures from the Annual Housing Survey indicated that the proportion of older persons of Spanish heritage who lived with younger families (37%) was three times that for older whites. About twice as many black as white families had an older dependent. However, even with a greater tendency toward multigenerational living arrangements for blacks, the proportion of black males living alone was about twice the figure for whites, 17% versus 9%.

In sum, older whites had the greatest probability of remaining in a marital pair household, older black males were most likely to be living alone, and older Spanish ethnics were most likely to be living in a multigenerational household. About an equal proportion of older white and black women lived alone.

#### Metropolitan Status of the Unit by Region of the Country

In order to allow for more meaningful comparisons, each of the four regions of the country were divided into two sub-regions so that areas located inside Standard Metropolitan Statistical Areas (SMSA) were separated from areas located outside of SMSA's. From this procedure it was possible to determine the following: first, that a higher proportion of older dependent families lived inside the SMSA's located in the north eastern part of the U.S.; nearly a quarter of all older dependent households were situated there.

Second, that older marital pairs were fairly evenly

distributed between the eight areas except that they were rarely found in the non-metropolitan sections of either the northeast or the west. However, the highest proportion of marital pairs was found in the non-metropolitan areas of the southern region, about 18%.

Except for the southern region, older single persons tended to cluster in the metropolitan areas of each region. The southern region had an equal proportion of older singles residing both inside and outside the SMSA's.

#### Number of Living Quarters in Structure

Even through the majority of each of the four types of households lived in single family units, over 80% of the older dependents and about 75% of the marital pairs as compared with an average of 54% of the single-person households enjoyed what many consider the American ideal of a single-family home. This difference may, in part, be due to availability of single family units in metropolitan areas where a large proportion of the single older persons resided. For a single person, a unit in an apartment centrally located may better meet space needs and provide access to desirable services and goods although it may not meet psychological needs.

#### Tenure (Owned Versus Rented Units)

If a home is owned then there is not only greater incentive to maintain and alter it to meet current housing needs but also the homeowner has greater control over

when and how the repairs and changes are made. It is often difficult to induce an absentee owner to make necessary restorations; it may be impossible to persuade the landlord to alter a unit to provide the structural changes such as ramps or handrailings that an aging individual might need. Over 80% of both the marital pairs and the older dependents lived in owned homes; however, less than half of the single males and about 59% of the single females owned their own homes.

#### Age of Dwelling

Although many homes built in 1939 or earlier are of sound construction and good quality (Vivrett, 1960) the age of a structure can be an indicator of the need for repairs and alterations. In addition, changes in construction codes and improved housing design may insure that a newer dwelling has such necessary features as complete plumbing facilities. Over half (56%) of the single males and 49% of the single females lived in units built over 35 years ago. This compares with about a third of the older dependents and 40% of the marital pairs. Obversely, fewer single males and females lived in newer structures built in 1965 or later.

#### Complete Kitchen Availability

Another housing characteristic of particular importance to the well-being of an older person is completeness of the kitchen facilities. If some feature of the kitchen such as the stove or refrigerator is lacking then this might inhibit

preparation of a balanced diet. Except for single males, a negligible proportion of the other three types of households did not have complete kitchens. Twelve percent of the older single males lacked a kitchen.

#### Financial Characteristics

##### Level of Living

When comparing levels of household income it is important to take into account the number of persons living in the household. From the Annual Housing Survey data it was possible to construct a new measure of income available for each household member by dividing the total household income by the number of household members. From the resulting figures it was apparent that older dependents had a greater dollar amount available annually for their expenses, \$5,100 as compared with \$4,800 for each person living in a marital pair household. The mean total family income for households with an older dependent was \$17,000 as compared to about \$10,000 for marital pair households. Older women living alone had the least amount of total annual income for personal and household expenses, only \$5,100; older single men had significantly more, \$6,100. These findings are not surprising since a younger household head is more likely to have job related income. This factor alone might insure that older dependents are more likely to enjoy better quality housing and a higher standard of living than their single counterparts.

(Table 2 about here)

Property Value of Owner Occupied Units

Property value can serve as an indicator of housing quality for homeowners. Even in inflationary times about three times as many single person households as households with an older dependent lived in a home valued at less than \$15,000, about 30% of the former groups as compared to 11% of the latter group. Half of the older dependents lived in homes valued at \$35,000 or more; only about a fifth of the single elderly resided in these more costly units. Not only did fewer marital pairs than singles live in homes with the lowest estimated values, but also a greater proportion of marital pairs lived in homes valued at \$35,000 or more.

Gross Rent and Housing Expenses

Both gross rent as a percentage of income for renters, and housing costs as a percentage of income for owners provide information on what proportion of income must be spent on basic housing expenses such as rent, mortgage payments, and fuel costs, and what proportion of income may be available for other household expenses including structural repairs and modifications.

It is generally accepted that rent should not exceed 25% of the household income. Nearly 70% of the older dependent households did not exceed this guideline. About 45% of the marital couples and the single males paid less than 25% of their income for rent. However, only a quarter

of the single females had the prescribed ratio of rent to income. In fact, the majority (52%) of single female households paid 35% or more of their income for rent. Only 16% of the older dependent households paid that proportion of their income for rent.

The average proportion of income paid for rent follows: older dependent households, 25%; single males, 30%; marital pairs, 30%; single females, 40%. After paying the rent and utilities, a low-income older woman had little left for housing maintenance or enhancement.

For owner-occupied units, over 85% of the older dependent households were able to spend only a quarter of their income for direct housing expenses such as property taxes, mortgage payments, and fuel costs, etc. Eighty-two percent of the marital pairs, 72% of the single males and only 60% of the single females had this low level of housing expense. Like with renters, a higher proportion of single women who owned their homes paid over 35% of their income for basic housing costs.

The financial situation is better for those older persons who lived in an owner-occupied dwelling. The average proportion of income paid for direct housing expenses ranged from 15% for older dependent homes to 25% for older single females. Once again, in the higher income older dependent households, there was not only a greater proportion of the annual income available for such expenses as housing repairs

or modifications, but also a greater absolute dollar amount.

(Table 3 about here)

#### Indicators of Structural Quality

Traditionally the structural variable "complete plumbing facilities" has served as an indicator of housing quality. Although the utility of this measure as a predictor has decreased in recent years because of general building code improvements, large proportions of population sub-groups still live in substandard units by this measure. Single older men are one of these subgroups. Over a tenth of their units as compared to about 2% of both marital pairs and older dependents lacked complete plumbing facilities.

The Annual Housing Survey was designed to give a more comprehensive picture of structural quality. It includes questions on the type of wiring, presence of deficiencies like roof leaks, cracks in walls or ceilings, holes in the floor, broken plaster, peeling paint, and rodent infestation.

Based upon data on each of these characteristics, the housing with the fewest structural deficiencies was that of marital pairs. Older dependents lived in units with fewer structural deficiencies than either single females or males. For example, about 2% of the marital pairs, 3% of the older dependents, 4% of the single females and 8% of the single males reported that over a square foot of paint was peeling off the walls or ceilings.

(Table 4 about here)

### Recent Repairs and Modifications of Dwelling

In order to maintain not only housing quality but also housing utility it is necessary to make occasional repairs and alterations. The Annual Housing Survey provides data about maintenance and remodeling done by property owners during the previous 12 months. It covers additions (rooms, garage, etc.), alterations (kitchen remodeling, storm doors, etc.), replacements (wiring, plumbing, etc.), repairs (painting, plastering, etc.) and expectations about the above during the forthcoming year.

Single males made the fewest additions, alterations, or replacements. About a quarter of both the single men and women responded that their housing was recently repaired. This number was significantly less than either marital pairs or older dependents; 35% of the former group and 44% of the latter group. Not only did older dependent households complete more maintenance and remodeling within the past year, but also a larger proportion of these households expected to do more to their housing in the near future.

The low fixed incomes of many older persons may mean that they continue to live in the community but neglect the maintenance of their homes (Montgomery, 1972).

Given the data on both structural deficiencies and maintenance and alteration activity, it is not surprising that using a rating scale from excellent to poor, about 40% of the marital pairs and older dependent households rated

their total housing environment as excellent as compared with 35% of the single women and only a quarter of the single males. Another quarter of the single men rated their units as only fair or poor, about twice the proportion of marital pairs and older dependent households.

#### Regulation of Temperature in the Home

Although rarely considered when housing quality is evaluated, ability to regulate the temperature within one's living space is particularly important for the older population for two reasons: first, the increase in amount of time spent in the home; and second, changing physiological needs. While a constant 65° temperature in the winter or an 85° in the summer is certainly not harmful for most persons, the physiological mechanisms for maintaining a healthy body temperature are generally less efficient in the aged. Compounding the problem of body heat regulation is that the elderly seem to be slower to perceive that they are cold or hot. Although this is not true of all aged, the inability to deal physiologically with cold and heat is accentuated in those with circulatory or cardiac difficulties (Butler, 1977).

(Table 5 about here)

There are four indicators of the dwelling's heating system quality and one indicator of cooling system quality. These include the following: type of heating equipment, usage of supplementary heating equipment, closure of rooms

for warmth; rooms totally without a heat source, and presence of air conditioning. On a comparative basis, those older person who lived with younger households and marital pairs lived in units with more effective heating systems and a system for reducing the dwelling temperature when necessary. For example, a greater proportion of these two types of households, (about 55%) have access to either central air conditioning or room units; about 45% of the single women and less than a third (30%) of the single men have some type of air conditioning. Unfortunately, if these single person households are low-income households, then the older person may be faced with a catch-22 situation. He or she may not fully utilize either the heating or cooling system maximally because of the cost; this could lead to increased physiological problems and higher medical bills. On the other hand, if an older person does regulate the temperature to meet physiological needs, the higher energy bills may leave insufficient money for either housing repairs or nutritional requirements.

#### Availability of Privacy in the Home

Personal privacy in the home is highly valued by older persons. Lack of privacy may be a detriment to home sharing by older relatives (Smith, 1954; Gelwick, 1974). However, there is no evidence in the Annual Housing Survey data that

indicates a problem with privacy in the households that currently contain an older person. The same proportion of marital pair households and older dependent households live in units that lack total bedroom privacy, defined here as the necessity to pass through one of the bedrooms to reach either another room such as a den or the bathroom where the unit has only one bathroom. In addition only half (52%) of the older dependent households contain only one complete bathroom.

(Table 6 about here)

Although overcrowding has never been a problem associated with the living arrangements of older persons, it has been suggested (Smith, 1954) that crowding may exist in multigenerational households. If so, then this would not only affect an older person's access to privacy, but also it might lead to more intergenerational tension. However, the Annual Housing Survey indicated that overcrowding does not exist as the norm for households with older dependents. In the average unit there was about two rooms for every person in the household. More importantly, there was an average of one bedroom per household member in older dependent households.

#### Accessibility of Telephones and Motor Vehicles

Although they may not be considered direct indicators of housing quality, the availability of both a telephone and a motor vehicle of some type may influence an older person's sense of well-being or conversely one's sense of isolation.

A telephone can serve as a vital communication system for an older person who has difficulty negotiating trips outside of the home. It has both a social function and a crisis function. Older persons living in either marital pairs, households with younger heads, or females living alone have equal and almost universal access to a phone. On the other hand, far fewer single men have access to a telephone to either utilize socially or in an emergency. Only 72% of the single males had a phone in their home.

Likewise, access to either a car or truck is psychologically beneficial to an older person even if it is rarely used (Birren, 1969; Gelwicks, 1970). Over 90% of the older dependents had the benefit of an available motor vehicle. This compares to 88% of the marital pairs, 57% of the single men and only 40% of the single women! The vast majority of older women who lived alone were then dependent upon either public transportation, family, or friends for travel arrangements to errands, appointments, or social functions not within walking distance, assuming that all of the women were able to walk.

#### Summary and Conclusions

The purpose of this paper was to provide much needed data on the structural housing quality of older dependent households.

The preliminary findings from this research indicate that on the average older Americans currently living with

younger families not only enjoy better structural quality by all of the measures used here, but also have a higher standard of living. Only older marital pairs appear to have a home environment of comparable structural quality. Additional statistical analysis is planned before any final conclusions can be drawn. However, from the necessary basic data presented here, it appears that a dependency allowance for an older family member should be encouraged.

For many of the multigenerational households an additional subsidy to help defray living expenses would be welcome. And perhaps more importantly, it could be the deciding factor in whether or not an older single person moves from a substandard unit to the standard unit of younger relatives.

Perhaps the time has come to support multigenerational living arrangements so that "the potential richness of inter-generational contact" (Rhodes, 1977) can be experienced by a larger proportion of the population. Perhaps the emphasis on "independent living" has actually served to confine many older persons to delapidated or unsuitable housing. It may be that an older person has to choose between autonomy and well-being.

However, the support for multigenerational living should not just be monetary as recommended by the proposed legislation, but also should provide for the necessary social support system.

One such social service might be expanded family counseling that focuses on intergenerational relationships and their effect on individuals and the family (Silverman, 1977). Another might be the promotion of more home-care corporations, respite care services, and day-care centers (Johnson, 1977).

A cautionary note must be added. Even though the housing of current older dependents is better than the housing of single older people, some of those who might additionally be recruited by a dependent's allowance could provide a less favorable housing milieu.

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TABLE 1: General Socio-Economic and Housing Structure Characteristics: 1976

| Type of Living Arrangement |                     |      |             |      |               |      |      |      |
|----------------------------|---------------------|------|-------------|------|---------------|------|------|------|
|                            | Head Age 65 or Over |      |             |      | Head Under 65 |      |      |      |
|                            | Marital Pair        |      | Single Male |      | Single Female |      |      |      |
| Race/Ethnicity             |                     |      |             |      |               |      |      |      |
| White                      | 5174                | 42.0 | 1138        | 9.2  | 4491          | 36.5 | 1511 | 12.3 |
| Black                      | 267                 | 26.3 | 170         | 16.7 | 375           | 36.9 | 203  | 20.0 |
| Spanish Heritage           | 86                  | 29.3 | 29          | 10.0 | 71            | 24.2 | 107  | 36.5 |
| Region of Country          |                     |      |             |      |               |      |      |      |
| NE Inside SMSA             | 935                 | 16.8 | 257         | 18.1 | 899           | 18.2 | 446  | 23.9 |
| NE Outside SMSA            | 261                 | 4.7  | 66          | 4.7  | 232           | 4.7  | 102  | 5.5  |
| NC Inside SMSA             | 865                 | 15.6 | 231         | 16.2 | 830           | 16.8 | 307  | 16.5 |
| NC Outside SMSA            | 693                 | 12.5 | 140         | 9.9  | 588           | 11.9 | 126  | 6.8  |
| S Inside SMSA              | 827                 | 14.9 | 205         | 14.4 | 809           | 16.4 | 333  | 17.9 |
| S Outside SMSA             | 975                 | 17.6 | 205         | 14.4 | 798           | 16.1 | 251  | 13.5 |
| W Inside SMSA              | 744                 | 13.4 | 237         | 16.7 | 611           | 12.4 | 250  | 13.4 |
| W Outside SMSA             | 258                 | 4.6  | 79          | 5.5  | 180           | 3.6  | 49   | 2.7  |
| Number of Living Quarters  |                     |      |             |      |               |      |      |      |
| Mobile Home                | 333                 | 6.0  | 71          | 5.0  | 259           | 5.2  | 41   | 2.2  |
| One Unit                   | 4153                | 74.7 | 757         | 53.3 | 2722          | 55.0 | 1542 | 82.7 |
| 2 to 4                     | 534                 | 9.6  | 192         | 13.5 | 884           | 17.8 | 159  | 8.5  |
| 5 to 49                    | 289                 | 5.2  | 220         | 15.5 | 668           | 13.5 | 97   | 5.2  |
| 50 or more                 | 249                 | 4.5  | 179         | 12.6 | 415           | 8.4  | 25   | 1.3  |
| Tenure                     |                     |      |             |      |               |      |      |      |
| Owners                     | 4607                | 82.9 | 689         | 48.5 | 2925          | 59.1 | 1516 | 81.3 |
| Renters                    | 950                 | 17.1 | 731         | 51.5 | 2022          | 40.9 | 348  | 18.7 |
| Year Structure Built       |                     |      |             |      |               |      |      |      |
| 1965 or Later              | 1095                | 19.7 | 185         | 13.0 | 857           | 17.3 | 364  | 19.5 |
| 1940 to 1964               | 2238                | 40.3 | 440         | 31.0 | 1667          | 33.6 | 848  | 45.5 |
| 1939 or Earlier            | 2225                | 40.0 | 795         | 56.0 | 2425          | 49.0 | 653  | 35.0 |
| Complete Kitchen           |                     |      |             |      |               |      |      |      |
| Yes                        | 5504                | 99.1 | 1251        | 88.1 | 4830          | 97.7 | 1843 | 98.9 |
| No                         | 51                  | 0.9  | 169         | 11.9 | 115           | 2.3  | 21   | 1.1  |

Numbers in Thousands

TABLE 2: Financial Characteristics: 1976

|                              | Type of Living Arrangement |             |               |      |               |      |     |      |
|------------------------------|----------------------------|-------------|---------------|------|---------------|------|-----|------|
|                              | Head Age 65 or Over        |             |               |      | Head under 65 |      |     |      |
|                              | Marital Pair               | Single Male | Single Female |      |               |      |     |      |
| Property value               |                            |             |               |      |               |      |     |      |
| \$5,000 or less              | 45                         | 1.3         | 32            | 6.4  | 64            | 3.0  | 11  | 0.9  |
| 5,000-14,999                 | 536                        | 15.7        | 125           | 24.8 | 538           | 25.3 | 125 | 10.0 |
| 15,000-24,999                | 853                        | 25.0        | 143           | 28.4 | 599           | 28.2 | 213 | 17.1 |
| 25,000-34,999                | 801                        | 23.5        | 109           | 21.6 | 439           | 20.6 | 277 | 22.2 |
| 35,000 or more               | 1176                       | 34.5        | 95            | 18.8 | 487           | 22.9 | 622 | 49.8 |
| Gross Rent<br>as % of Income |                            |             |               |      |               |      |     |      |
| Less than 15%                | 130                        | 15.7        | 76            | 11.8 | 96            | 5.5  | 118 | 36.7 |
| 15-24%                       | 241                        | 29.2        | 229           | 35.9 | 358           | 20.7 | 103 | 32.1 |
| 25-34%                       | 205                        | 24.9        | 140           | 22.0 | 382           | 22.1 | 50  | 15.6 |
| 35%+                         | 250                        | 30.3        | 192           | 30.2 | 892           | 51.6 | 50  | 15.6 |
| House Cost<br>as % of Income |                            |             |               |      |               |      |     |      |
| Less than 15%                | 1636                       | 52.2        | 215           | 43.4 | 525           | 26.8 | 645 | 59.3 |
| 15-24%                       | 944                        | 30.2        | 144           | 29.1 | 635           | 32.3 | 281 | 25.9 |
| 25-34%                       | 278                        | 8.9         | 69            | 13.9 | 379           | 19.3 | 99  | 9.1  |
| 35%+                         | 275                        | 8.8         | 67            | 13.5 | 422           | 21.5 | 62  | 5.7  |

Numbers in Thousands

TABLE 3: Indicators of Housing Quality: 1976

|                         | Type of Living Arrangement |             |               |      |               |      |      |      |
|-------------------------|----------------------------|-------------|---------------|------|---------------|------|------|------|
|                         | Head Age 65 or Over        |             |               |      | Head under 65 |      |      |      |
|                         | Marital Pair               | Single Male | Single Female |      |               |      |      |      |
| Complete Plumbing       |                            |             |               |      |               |      |      |      |
| Yes                     | 5445                       | 98.0        | 1249          | 88.0 | 4726          | 95.5 | 1831 | 98.2 |
| No                      | 110                        | 2.0         | 170           | 12.0 | 221           | 4.5  | 33   | 1.8  |
| Concealed Wiring        |                            |             |               |      |               |      |      |      |
| Yes                     | 5497                       | 99.0        | 1363          | 96.2 | 4848          | 98.2 | 1835 | 98.4 |
| No                      | 57                         | 1.0         | 54            | 3.8  | 89            | 1.8  | 30   | 1.6  |
| Roof Leaks              |                            |             |               |      |               |      |      |      |
| Yes                     | 209                        | 3.9         | 72            | 5.5  | 290           | 6.3  | 88   | 4.8  |
| No                      | 5205                       | 96.1        | 1238          | 94.5 | 4350          | 93.7 | 1734 | 95.2 |
| Holes in the Floor      |                            |             |               |      |               |      |      |      |
| Yes                     | 29                         | 0.5         | 31            | 2.2  | 56            | 1.1  | 26   | 1.4  |
| No                      | 5482                       | 99.5        | 1378          | 97.8 | 4851          | 98.9 | 1827 | 98.6 |
| Broken Plaster          |                            |             |               |      |               |      |      |      |
| Yes                     | 81                         | 1.5         | 79            | 5.6  | 139           | 2.8  | 52   | 2.8  |
| No                      | 5462                       | 98.5        | 1338          | 94.4 | 4801          | 97.2 | 1808 | 97.2 |
| Peeling Paint           |                            |             |               |      |               |      |      |      |
| Yes                     | 123                        | 2.2         | 112           | 7.9  | 188           | 3.8  | 48   | 2.6  |
| No                      | 5415                       | 97.8        | 1305          | 92.1 | 4752          | 96.2 | 1815 | 97.4 |
| Rats or Mice Present    |                            |             |               |      |               |      |      |      |
| Yes                     | 480                        | 9.0         | 160           | 11.8 | 447           | 9.2  | 204  | 11.3 |
| No                      | 4881                       | 91.0        | 1192          | 88.2 | 4404          | 90.8 | 1595 | 88.7 |
| Cracks in Wall, Ceiling |                            |             |               |      |               |      |      |      |
| Yes                     | 125                        | 2.3         | 90            | 6.3  | 198           | 4.0  | 73   | 3.9  |
| No                      | 5418                       | 97.7        | 1328          | 93.7 | 4737          | 96.0 | 1784 | 96.1 |
| Working Wall Outlets    |                            |             |               |      |               |      |      |      |
| Yes                     | 5345                       | 96.4        | 1318          | 92.9 | 4710          | 95.4 | 1794 | 96.2 |
| No                      | 199                        | 3.6         | 100           | 7.1  | 227           | 4.6  | 70   | 3.8  |

Numbers in Thousands

**TABLE 4:**      **Type of Housing Maintenance and Remodeling**  
**Performed within the Past 12 Months: 1976**

|                                            | Type of Living Arrangement |             |               |               |      |      |     |      |
|--------------------------------------------|----------------------------|-------------|---------------|---------------|------|------|-----|------|
|                                            | Head Age 65 or under       |             |               | Head under 65 |      |      |     |      |
|                                            | Marital Pair               | Single Male | Single Female |               |      |      |     |      |
| <b>Housing Maintenance and Remodeling*</b> |                            |             |               |               |      |      |     |      |
| <b>Additions</b>                           | 124                        | 3.5         | 12            | 2.3           | 76   | 3.3  | 90  | 7.1  |
| <b>Alterations</b>                         | 447                        | 12.6        | 43            | 7.9           | 210  | 9.2  | 264 | 21.1 |
| <b>Replacements</b>                        | 747                        | 21.0        | 90            | 16.5          | 521  | 22.9 | 270 | 21.5 |
| <b>Repairs</b>                             | 1256                       | 35.3        | 148           | 27.2          | 592  | 26.1 | 549 | 43.8 |
| <b>Expectations</b>                        | 823                        | 24.9        | 130           | 25.6          | 436  | 20.7 | 484 | 42.0 |
| <b>Cost of Past Changes</b>                |                            |             |               |               |      |      |     |      |
| <b>No Changes</b>                          | 1502                       | 46.3        | 275           | 55.8          | 1119 | 54.5 | 487 | 39.7 |
| <b>Less than \$100</b>                     | 513                        | 15.8        | 68            | 13.7          | 245  | 11.9 | 173 | 14.1 |
| <b>More than \$100</b>                     | 1016                       | 31.3        | 134           | 27.3          | 608  | 29.6 | 460 | 37.5 |
| <b>Both</b>                                | 213                        | 6.6         | 15            | 3.1           | 81   | 3.9  | 106 | 8.6  |

**\*Owner-occupied  
units only**

**Numbers in Thousands**

TABLE 5: Indicators of Ability to Maintain Temperature of Dwelling: 1976

|                                   | Type of Living Arrangement |             |               |      |               |      |      |      |
|-----------------------------------|----------------------------|-------------|---------------|------|---------------|------|------|------|
|                                   | Head Age 65 or Over        |             |               |      | Head under 65 |      |      |      |
|                                   | Marital Pair               | Single Male | Single Female |      |               |      |      |      |
| Type of Heating Equipment         |                            |             |               |      |               |      |      |      |
| Central heat                      | 4673                       | 84.3        | 1037          | 74.0 | 3937          | 80.0 | 1580 | 85.3 |
| Other                             | 871                        | 15.7        | 364           | 26.0 | 986           | 20.0 | 273  | 14.7 |
| Used Additional Heating Equipment |                            |             |               |      |               |      |      |      |
| Yes                               | 323                        | 6.7         | 81            | 7.4  | 407           | 9.6  | 104  | 6.6  |
| No                                | 4483                       | 93.3        | 1002          | 92.6 | 3839          | 90.4 | 1482 | 93.4 |
| Rooms Closed for Warmth           |                            |             |               |      |               |      |      |      |
| Yes                               | 177                        | 3.4         | 70            | 5.5  | 233           | 5.0  | 52   | 3.0  |
| No                                | 5074                       | 96.6        | 1196          | 94.5 | 4452          | 95.0 | 1671 | 97.0 |
| Rooms without Heat                |                            |             |               |      |               |      |      |      |
| None                              | 3879                       | 76.9        | 869           | 73.0 | 3242          | 73.2 | 1341 | 79.6 |
| One or more                       | 1167                       | 23.1        | 322           | 27.0 | 1188          | 26.8 | 344  | 20.4 |
| Air Conditioning Present          |                            |             |               |      |               |      |      |      |
| No                                | 2510                       | 45.2        | 983           | 69.2 | 2788          | 56.3 | 807  | 43.3 |
| Yes                               |                            |             |               |      |               |      |      |      |
| Central                           | 1231                       | 22.1        | 124           | 8.7  | 667           | 13.5 | 383  | 20.5 |
| Room Units                        | 1816                       | 32.7        | 313           | 22.1 | 1492          | 30.2 | 674  | 36.2 |

Numbers in Thousands

**TABLE 6: Availability of Privacy in the Home: 1976**

| Type of Living Arrangement |      |                      |      |             |      |               |      |      |  |
|----------------------------|------|----------------------|------|-------------|------|---------------|------|------|--|
|                            |      | Head Age 65 or under |      |             |      | Head under 65 |      |      |  |
|                            |      | Marital Pair         |      | Single Male |      | Single Female |      |      |  |
| Bedroom Privacy            |      |                      |      |             |      |               |      |      |  |
| Pass thru                  |      |                      |      |             |      |               |      |      |  |
| Bedroom to Bedroom         |      |                      |      |             |      |               |      |      |  |
| Yes                        | 352  | 6.4                  | 107  | 9.1         | 395  | 8.3           | 129  | 6.9  |  |
| No                         | 5168 | 93.6                 | 1072 | 90.9        | 4343 | 91.7          | 1731 | 93.1 |  |
| Pass thru                  |      |                      |      |             |      |               |      |      |  |
| Bedroom to Bath            |      |                      |      |             |      |               |      |      |  |
| Yes                        | 383  | 10.4                 | 151  | 14.7        | 499  | 12.3          | 108  | 10.9 |  |
| No                         | 3304 | 89.6                 | 881  | 85.3        | 3557 | 87.7          | 880  | 89.1 |  |
| Number of Bathrooms        |      |                      |      |             |      |               |      |      |  |
| 1                          | 3551 | 65.6                 | 1092 | 87.7        | 3999 | 85.0          | 942  | 51.9 |  |
| 1 1/2 with Toilet          | 831  | 15.4                 | 76   | 6.1         | 354  | 7.5           | 315  | 17.3 |  |
| 2 or more                  | 1027 | 19.0                 | 77   | 6.2         | 353  | 7.5           | 560  | 30.8 |  |

Numbers in Thousands